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What is claimed is:

- 1. A non-woven material comprising
 - c) a web of fibers; and
- d) an aqueous emulsion binder comprising a water-dispersible polymer which is non-dispersible in aqueous solutions containing 0.5 weight percent or more of an inorganic salt, wherein said water-dispersible polymer comprises from 1 to 100 percent by weight of a hydrophilic monomer and from 0 to 99 percent by weight of at least one non-hydrophilic monomer, wherein a film formed from said polymer has a Tg of from -40 to +105°C.
 - The non-woven material of claim 1 wherein said fibers have a length of less than 5 cm.
 - The non-woven material of claim 1 wherein said fibers have a length of less than 2 cm.
 - The non-woven material of claim 1 comprising 50 to 98 percent by weight of fibers.
 - The non-woven material of claim 1 comprising 70 to 85 percent by weight of fibers.
- The non-woven material of claim 1 wherein said material has a binder add-on of from 2 to 50 percent by weight.
 - The non-woven material of claim 1 wherein said material has a wet tensile strength in 3 percent aqueous inorganic salt solution of at least 100 g/in, and a wet tensile strength in tap water of at least 40 g/in.
- 25 8. The non-woven material of claim 1 wherein said binder further

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comprises at least one component selected from the group consisting of plasticizers, tackifiers, fillers, humectants, surfactants, salts, fragrances, pigments, titanium dioxide, and encapsulated components.

- The non-woven material of claim 1 having a web basis weight of from 20 to 200 gsm.
 - 10. A non-woven article comprising the non-woven material of claim 1.
 - 11. The non-woven article of claim 9 further comprising a lotion containing at least one ingredient selected from the group consisting of sodium chloride solution, preservatives, boric acid, bicarbonates, moisturizers, emollients, surfactants, humectants, alcohols, water, and fragrances.
 - The non-woven article of claim 9 further comprising at least 0.5 percent by weight of inorganic salt, or a mixture of inorganic salts.